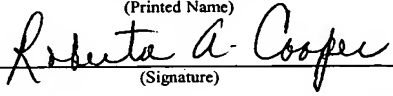




Atty. Dkt. No. 037607-0232

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Gang et al.
Title: SYSTEM AND METHOD FOR
FACILITATING SALE OF A
LOAN TO A SECONDARY
MARKET PURCHASER
Appl. No.: 10/737,295
Filing Date: 12/16/2003
Examiner: Richard C. Weisberger
Art Unit: 3624

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 459164328 US	03/17/05
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Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

A copy of each non-U.S. patent document and each non-patent document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

03/21/2005 AWONDAF1 00000083 10737295

04 FC:1806

180.00 OP

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

RELEVANCE OF EACH DOCUMENT

The relevance of the foreign-language documents is described in English-language abstracts for the documents provided herewith. An English translation of the foreign-language documents is not readily available. However, the absence of such translation does not relieve the PTO from its duty to consider the submitted foreign language documents (37 CFR §1.98 and MPEP §609).

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

FEE

A fee in connection with submission of an information disclosure statement under 37 CFR §1.97(c) in the amount of \$180.00 in accordance with 37 CFR §1.17(p) is attached.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

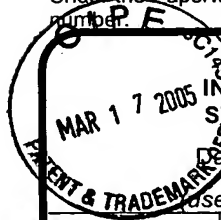
Date 3/17/05

By Jean M. Tibbetts

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Customer Number: 34099
Telephone: (414) 297-5531
Facsimile: (414) 297-4900

Jean M. Tibbetts
Attorney for Applicant
Registration No. 43,193

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 Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: March 17, 2005 (Use as many sheets as necessary)		Complete if Known	
		Application Number	10/737,295
		Filing Date	12/16/2003
		First Named Inventor	John E. Gang
		Group Art Unit	3624
		Examiner Name	Richard C. Weisberger
Sheet 1 of 3		Attorney Docket Number	037607-0232

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A1	6,651,884	B2	Predergast et al.	11-25-2003	
	A2	6,594,635	B1	Erlanger	07-15-2003	
	A3	6,584,467	B1	Haught et al.	06-24-2003	
	A4	6,505,176	B2	DeFrancesco, Jr. et al.	01-07-2003	
	A5	6,438,526	B1	Dykes et al.	08-20-2002	
	A6	6,405,181	B2	Lent et al.	06-11-2002	
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	A8	6,311,169	B2	Duhon	10-30-2001	
	A9	6,289,319	B1	Lockwood	09-11-2001	
	A10	6,226,624	B1	Watson et al.	05-01-2001	
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	A12	6,144,948		Walker et al.	11-07-2000	
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	A34	20040064402	A1	Dreyer et al.	04-01-2004	
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	A37	20040030616	A1	Florance et al.	02-12-2004	
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	A41	20030229581	A1	Green et al.	12-11-2003	
	A42	20030229553	A1	Kongyingyong et al.	12-11-2003	

Examiner Signature	Date Considered
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				Examiner Name	Richard C. Weisberger
				Attorney Docket Number	037607-0232
Sheet	2	of	3		

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		U.S. Patent Document			
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	B2	20030217034	A1	Shutt	11-20-2003
	B3	20030208385	A1	Zander et al.	11-06-2003
	B4	20030187702	A1	Bonissone et al.	10-02-2003
	B5	20030187701	A1	Bonissone et al.	10-02-2003
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	B7	20030187699	A1	Bonissone et al.	10-02-2003
	B8	20030187698	A1	Bonissone et al.	10-02-2003
	B9	20030187697	A1	Bonissone et al.	10-02-2003
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	B33	20020040339	A1	Dhar et al.	04-04-2002
	B34	20010037287	Z1	Broadbent et al.	11-01-2001
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FOREIGN PATENT DOCUMENTS

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		Office e ³	Number ⁴	Kind Code ⁵ (if known)				
	B37	JP	2003223559	A	Good Loan KK	08-08-2003		
	B38	WO	01/041019	A2	Gauer et al.	06-07-2001		
	B39	JP	2002288426	A	Fukui Ginko KK	10-04-2002		

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Sheet	3	of	3		

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		Offic e ³	Number ⁴	Kind Code ⁵ (if known)				
	C1	WO	01/27832	A1	Karkukly et al.	04-19-2001		
	C2	JP	2002259696	A	Tokyo Mitsubishi Ginko KK	09-13-2002		
	C3	JP	2002007701	A	Dainippon Printing Co. Ltd.	01-11-2002		
	C4	JP	04182868	A	Kosaka	06-30-1992		
	C5	WO	2003009152	A1	Cochran et al.	01-30-2003		
	C6	WO	0223443	A1	Flynn	03-21-2002		
	C7	WO	0208855	A2	Ward et al.	01-31-2002		
	C8	WO	0198999	A2	Poulter et al.	12-27-2001		
	C9	WO	0180123	A1	Beg et al.	10-25-2001		
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	C17	WO	0075833	A2	Tran et al.	12-14-2000		
	C18	WO	0062209	A1	Sherman	10-19-2000		
	C19	WO	0021011	A2	Nishith et al.	04-13-2000		
	C20	WO	9948036	A1	Jammal et al.	09-23-1999		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	C21	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter®", September 2002; 213 pgs.	

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